The Honorable Marc Barreca 1 Chapter 13 Hearing Date and Time: January 13, 2011 at 9:30 am 2 Hearing Location: US Courthouse, Seattle Response Due Date: January 6, 2011 3 4 5 6 7 UNITED STATES BANKRUPTCY COURT 8 WESTERN DISTRICT OF WASHINGTON AT SEATTLE 9 IN RE: Case No. 08-17636-MLB 10 TIMOTHY DREUX WHITE, Chapter: 13 11 ORDER APPROVING LOAN 12 Debtor(s). MODIFICATION OF OCWEN LOAN SERVICING, LLC 13 14 THIS MATTER came before the court on the Debtor's Motion to Approve Loan 15 Modification of Residential Mortgage (hereinafter the "Motion"). Based upon the Declaration of 16 Counsel, the records on file and the representations made to the Court, 17 IT IS HEREBY ORDERED, ADJUDGED and DECREED: 18 The loan on the property located at 12005 59<sup>th</sup> Avenue South Seattle, WA 98178 with 19 Ocwen Loan Servicing, LLC is hereby modified as follows: 20 Principal loan amount is \$344,209.21 21 Loan Modification starting as of December 1, 2010: 22 Months: 311 23 Interest: 3.0% until 11/1/2015, 4.0% until 11/1/2016 and 4.626% for the remaining term 24 of the loan. 25 Principal and Interest \$1,590.18 until 11/1/2015, \$1,744.16 until 11/1/2016, and 26 \$1,840.39 for the remaining term of the loan. 27 ORDED APPROVING LOAN MODIFICATION - 1 SEATTLE DEBT LAW, LLC 705 SECOND AVE., SUITE 1050 SEATTLE, WASHINGTON 98104 telephone (206) 324-6677 fax (206) 324-667

Entered on Docket Jan. 14, 2011

1 The loan will mature on November 1, 2036, and the Debtor is to pay the full amount 2 remaining balance due on the maturity date. 3 Debtor did have substantial pre-petition arrearages owing together with late fees and 4 other advances (costs, fees), and these obligations are being rolled into the loan balance and the 5 loan is deemed contractually current. 6 DATED this \_\_\_\_ day of January, 2010. 7 8 9 Marc Barreca United States Bankruptcy Judge 10 (Dated as of Entered on Docket date above) Presented by: 11 SEATTLE DEBT LAW, LLC 12 13 /s/ Christina Latta Henry Christina Latta Henry, WSBA# 31273 14 Attorney for Debtor 15 16 17 18 19 20 21 22 23 24 25 26 27 ORDED APPROVING LOAN MODIFICATION - 2 SEATTLE DEBT LAW, LLC

705 SECOND AVE., SUITE 1050 SEATTLE, WASHINGTON 98104 telephone (206) 324-6677 fax (206) 324-6677

## CERTIFICATE OF NOTICE

District/off: 0981-2 User: sandrai Date Rcvd: Jan 14, 2011 Page 1 of 1 Form ID: pdfltd Case: 08-17636 Total Noticed: 2

The following entities were noticed by first class mail on Jan 16, 2011.
db +Timothy Dreux White, 12005 59th Ave S., Seattle, WA 98178-3518
sr +Ocwen Loan Servicing LLC, c/o McCarthy & Holthus, LLP, 600 Winslow Way East #234,

Bainbridge Island, WA 98110-2438

The following entities were noticed by electronic transmission.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*
Boeing Employees Credit Union

cr

Ocwen Loan Servicing LLC cr sr

##+Ocwen Loan Servicing LLC, Ocwen Loan Servicing LLC, McCarthy & Holthus, LLP, c/o Ang 600 Winslow Way East #234, Bainbridge Island, WA 98110-2438 c/o Angela Michael,

TOTALS: 2, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2011

Joseph Spections